

B 25C (Official Form 25C) (12/08)

# UNITED STATES BANKRUPTCY COURT

District of New Jersey

In re Dianna Guadagnino,  
*Debtor*

Case No. 17-12951

Small Business Case under Chapter 11

## SMALL BUSINESS MONTHLY OPERATING REPORT

Month: November 30, 2017


Date filed: 01/16/2017

Line of Business: Rental Income

NAISC Code: 531110

IN ACCORDANCE WITH TITLE 28, SECTION 1746, OF THE UNITED STATES CODE, I DECLARE UNDER PENALTY OF PERJURY THAT I HAVE EXAMINED THE FOLLOWING SMALL BUSINESS MONTHLY OPERATING REPORT AND THE ACCOMPANYING ATTACHMENTS AND, TO THE BEST OF MY KNOWLEDGE, THESE DOCUMENTS ARE TRUE, CORRECT AND COMPLETE.

RESPONSIBLE PARTY:

  
Original Signature of Responsible Party

Dianna Guadagnino  
Printed Name of Responsible Party

**Questionnaire:** (All questions to be answered on behalf of the debtor.)

	Yes	No
1. IS THE BUSINESS STILL OPERATING?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2. HAVE YOU PAID ALL YOUR BILLS ON TIME THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3. DID YOU PAY YOUR EMPLOYEES ON TIME?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4. HAVE YOU DEPOSITED ALL THE RECEIPTS FOR YOUR BUSINESS INTO THE DIP ACCOUNT THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
5. HAVE YOU FILED ALL OF YOUR TAX RETURNS AND PAID ALL OF YOUR TAXES THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
6. HAVE YOU TIMELY FILED ALL OTHER REQUIRED GOVERNMENT FILINGS?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
7. HAVE YOU PAID ALL OF YOUR INSURANCE PREMIUMS THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
8. DO YOU PLAN TO CONTINUE TO OPERATE THE BUSINESS NEXT MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
9. ARE YOU CURRENT ON YOUR QUARTERLY FEE PAYMENT TO THE U.S. TRUSTEE?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
10. HAVE YOU PAID ANYTHING TO YOUR ATTORNEY OR OTHER PROFESSIONALS THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
11. DID YOU HAVE ANY UNUSUAL OR SIGNIFICANT UNANTICIPATED EXPENSES THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
12. HAS THE BUSINESS SOLD ANY GOODS OR PROVIDED SERVICES OR TRANSFERRED ANY ASSETS TO ANY BUSINESS RELATED TO THE DIP IN ANY WAY?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
13. DO YOU HAVE ANY BANK ACCOUNTS OPEN OTHER THAN THE DIP ACCOUNT?	<input type="checkbox"/>	<input checked="" type="checkbox"/>

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- |   |                          |                                     |
|---|--------------------------|-------------------------------------|
| 14. HAVE YOU SOLD ANY ASSETS OTHER THAN INVENTORY THIS MONTH?     | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 15. DID ANY INSURANCE COMPANY CANCEL YOUR POLICY THIS MONTH?      | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 16. HAVE YOU BORROWED MONEY FROM ANYONE THIS MONTH?               | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 17. HAS ANYONE MADE AN INVESTMENT IN YOUR BUSINESS THIS MONTH?    | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 18. HAVE YOU PAID ANY BILLS YOU OWED BEFORE YOU FILED BANKRUPTCY? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

### TAXES

DO YOU HAVE ANY PAST DUE TAX RETURNS OR PAST DUE POST-PETITION TAX OBLIGATIONS?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
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IF YES, PLEASE PROVIDE A WRITTEN EXPLANATION INCLUDING WHEN SUCH RETURNS WILL BE FILED, OR WHEN SUCH PAYMENTS WILL BE MADE AND THE SOURCE OF THE FUNDS FOR THE PAYMENT.

*(Exhibit A)*

### INCOME

PLEASE SEPARATELY LIST ALL OF THE INCOME YOU RECEIVED FOR THE MONTH. THE LIST SHOULD INCLUDE ALL INCOME FROM CASH AND CREDIT TRANSACTIONS. *(THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)*

<b>TOTAL INCOME</b>	\$	<u>19,235.05</u>
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### SUMMARY OF CASH ON HAND

Cash on Hand at Start of Month	\$	<u>291.51</u>
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Cash on Hand at End of Month	\$	<u>4,881.97</u>
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PLEASE PROVIDE THE TOTAL AMOUNT OF CASH CURRENTLY AVAILABLE TO YOU	<b>TOTAL</b>	\$	<u>4,881.97</u>
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*(Exhibit B)*

### EXPENSES

PLEASE SEPARATELY LIST ALL EXPENSES PAID BY CASH OR BY CHECK FROM YOUR BANK ACCOUNTS THIS MONTH. INCLUDE THE DATE PAID, WHO WAS PAID THE MONEY, THE PURPOSE AND THE AMOUNT. *(THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)*

<b>TOTAL EXPENSES</b>	\$	<u>14,644.59</u>
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*(Exhibit C)*

### CASH PROFIT

INCOME FOR THE MONTH <i>(TOTAL FROM EXHIBIT B)</i>	\$	<u>19,235.05</u>
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EXPENSES FOR THE MONTH <i>(TOTAL FROM EXHIBIT C)</i>	\$	<u>14,644.59</u>
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*(Subtract Line C from Line B)*

<b>CASH PROFIT FOR THE MONTH</b>	\$	<u>4,590.46</u>
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### UNPAID BILLS

PLEASE ATTACH A LIST OF ALL DEBTS (INCLUDING TAXES) WHICH YOU HAVE INCURRED SINCE THE DATE YOU FILED BANKRUPTCY BUT HAVE NOT PAID. THE LIST MUST INCLUDE THE DATE THE DEBT WAS INCURRED, WHO IS OWED THE MONEY, THE PURPOSE OF THE DEBT AND WHEN THE DEBT IS DUE. *(THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)*

TOTAL PAYABLES \$ 0.00

*(Exhibit D)*

### MONEY OWED TO YOU

PLEASE ATTACH A LIST OF ALL AMOUNTS OWED TO YOU BY YOUR CUSTOMERS FOR WORK YOU HAVE DONE OR THE MERCHANDISE YOU HAVE SOLD. YOU SHOULD INCLUDE WHO OWES YOU MONEY, HOW MUCH IS OWED AND WHEN IS PAYMENT DUE. *(THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)*

TOTAL RECEIVABLES \$ 1,275.00

*(Exhibit E)*

### BANKING INFORMATION

PLEASE ATTACH A COPY OF YOUR LATEST BANK STATEMENT FOR EVERY ACCOUNT YOU HAVE AS OF THE DATE OF THIS FINANCIAL REPORT OR HAD DURING THE PERIOD COVERED BY THIS REPORT.

*(Exhibit F)*

### EMPLOYEES

NUMBER OF EMPLOYEES WHEN THE CASE WAS FILED? 0  
NUMBER OF EMPLOYEES AS OF THE DATE OF THIS MONTHLY REPORT? 0

### PROFESSIONAL FEES

#### *BANKRUPTCY RELATED:*

PROFESSIONAL FEES RELATING TO THE BANKRUPTCY CASE PAID DURING THIS REPORTING PERIOD? \$ 0.00

TOTAL PROFESSIONAL FEES RELATING TO THE BANKRUPTCY CASE PAID SINCE THE FILING OF THE CASE? \$ 11,500.00

#### *NON-BANKRUPTCY RELATED:*

PROFESSIONAL FEES NOT RELATING TO THE BANKRUPTCY CASE PAID DURING THIS REPORTING PERIOD? \$ 0.00

TOTAL PROFESSIONAL FEES NOT RELATING TO THE BANKRUPTCY CASE PAID SINCE THE FILING OF THE CASE? \$ 0.00

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### PROJECTIONS

COMPARE YOUR ACTUAL INCOME AND EXPENSES TO THE PROJECTIONS FOR THE FIRST 180 DAYS OF YOUR CASE PROVIDED AT THE INITIAL DEBTOR INTERVIEW.

	Projected	Actual	Difference
INCOME	\$ 14,000.00	\$ 19,235.05	\$ 5,235.05
EXPENSES	\$ 12,500.00	\$ 14,644.59	\$ 2,144.59
CASH PROFIT	\$ 1,500.00	\$ 4,590.46	\$ 3,090.46

TOTAL PROJECTED INCOME FOR THE NEXT MONTH:	\$ 13,750.00
TOTAL PROJECTED EXPENSES FOR THE NEXT MONTH:	\$ 12,500.00
TOTAL PROJECTED CASH PROFIT FOR THE NEXT MONTH:	\$ 1,250.00

### ADDITIONAL INFORMATION

PLEASE ATTACH ALL FINANCIAL REPORTS INCLUDING AN INCOME STATEMENT AND BALANCE SHEET WHICH YOU PREPARE INTERNALLY.

## Dianna Guadagnino November 1 - 30, 2017

### INCOME DETAIL

November 2017

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	SPLIT	AMO
Ordinary Income/Expenses						
Income						
Sales						
11/02/2017	Deposit		Rent - Jayne	DEPOSIT 194 Pine St Jayne	CHAPTER 11 CHECKING (0334)	2,22
11/03/2017	Deposit		Rent - Stephen	DEPOSIT 252 Suydam Ave	CHAPTER 11 CHECKING (0334)	2,00
11/06/2017	Deposit			DEPOSIT Garage James	CHAPTER 11 CHECKING (0334)	20
11/06/2017	Deposit			DEPOSIT Garage Mike	CHAPTER 11 CHECKING (0334)	20
11/06/2017	Deposit			DEPOSIT Garage Eli	CHAPTER 11 CHECKING (0334)	37
11/07/2017	Deposit		Rent - Druva	DEPOSIT 104 Pine St Druva	CHAPTER 11 CHECKING (0334)	2,80
11/08/2017	Deposit			DEPOSIT 287 Comm Ramsey (Andrew)	CHAPTER 11 CHECKING (0334)	50
11/08/2017	Deposit			DEPOSIT 287 Comm Ramsey	CHAPTER 11 CHECKING (0334)	2,42
11/10/2017	Deposit		Rent - Dan	DEPOSIT Garage Richard	CHAPTER 11 CHECKING (0334)	60
11/20/2017	Deposit		Rent - Koby/Paz	DEPOSIT Garage Koby	CHAPTER 11 CHECKING (0334)	47
11/21/2017	Deposit		Rent - Andreas	DEPOSIT 287 Comm	CHAPTER 11 CHECKING (0334)	1,90
11/22/2017	Deposit		Rent - Jessie	DEPOSIT 287 Communipaw Ramsey	CHAPTER 11 CHECKING (0334)	40
11/30/2017	Deposit		Rent - Richard Garage	DEPOSIT Garage Dan	CHAPTER 11 CHECKING (0334)	40
<b>Total for Sales</b>						<b>\$14,50</b>
Uncategorized Income						
11/15/2017	Deposit		Acumen	ACUMEN FISCAL AG EDI PYMNTS	CHAPTER 11 CHECKING (0334)	1,68
11/30/2017	Deposit		Acumen	ACUMEN FISCAL AG EDI PYMNTS	CHAPTER 11 CHECKING (0334)	3,05
<b>Total for Uncategorized Income</b>						<b>\$4,73</b>
<b>Total for Income</b>						<b>\$19,23</b>
<b>Net Income</b>						<b>\$19,23</b>

Note

## Dianna Guadagnino November 1 - 30, 2017

### TRANSACTION DETAIL BY ACCOUNT

November 2017

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	SPLIT	AT
11/01/2017	Expense		Supermarket	DDA PURCHASE *5832770446 CASH WISE FOODS 3042 WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	
11/03/2017	Expense		Quickbooks	VISA DDA PUR469216 INTUIT QB ONLINE 800 286 6800 * CA	CHAPTER 11 CHECKING (0334)	
11/06/2017	Expense		Take out restaurant	VISA DDA PUR469216 SQ PIZZA PIE ON THE FLY WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	
11/06/2017	Expense		Gym	DDA WITHDRAW *5832ND000159 2209 WOLVES DEN PKW WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	
11/06/2017	Expense		Take out restaurant	VISA DDA PUR469216 SQ COMMON GROUNDS GENEX WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	
11/07/2017	Expense		Wells Fargo	WF HOME MTG AUTO PAY	CHAPTER 11 CHECKING (0334)	1,
11/09/2017	Expense		Apple iCloud	VISA DDA PUR469216 APL ITUNES COM BILL 866 712 7753 * CA	CHAPTER 11 CHECKING (0334)	
11/10/2017	Expense		Storage	VISA DDA PUR432300 WATFORD CITY SELF STORAG 7016516775 * ND	CHAPTER 11 CHECKING (0334)	
11/13/2017	Expense		Cable	VISA DDA PUR469216 DTV DIRECTV SERVICE 800 347 3288 * CA	CHAPTER 11 CHECKING (0334)	
11/13/2017	Expense		Verizon Wireless	VERIZON WIRELESS PAYMENTS	CHAPTER 11 CHECKING (0334)	
11/13/2017	Expense		Transunion	VISA DDA PUR469216 TU TRANSUNION 800 493 3292 * CA	CHAPTER 11 CHECKING (0334)	
11/14/2017	Expense		Office Supply	VISA DDA PUR469216 STARZ ENTERTAINMENT 855 247 9175 * CO	CHAPTER 11 CHECKING (0334)	
11/14/2017	Expense		Supermarket	DDA PURCHASE *5832770446 CASH WISE FOODS 3042 WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	
11/17/2017	Expense		Supermarket	DDA PURCHASE *5832770446 CASH WISE FOODS 3042 WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	
11/17/2017	Expense		US Trustee	UNITED STATES TRUSTEE #995005	CHAPTER 11 CHECKING (0334)	
11/20/2017	Expense		Noah Seeley / Masonry	CHECK #1120	CHAPTER 11 CHECKING (0334)	1,
11/20/2017	Expense		Noah Seeley / Masonry	CHECKNOAH SEELEY #995006	CHAPTER 11 CHECKING (0334)	1,
11/20/2017	Expense		Supermarket	DDA PURCHASE *5832770446 CASH WISE FOODS 3042 WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	
11/20/2017	Expense		Gas Station	DDA PURCHASE *583212518703 KUM GO 804 WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	
11/20/2017	Expense		Insurance	VISA DDA PUR469216 GEICO AUTO 800 841 3000 * DC	CHAPTER 11 CHECKING (0334)	
11/21/2017	Expense		Carrington Mortgage	CARRINGTON MORTGAGE	CHAPTER 11 CHECKING (0334)	1,
11/22/2017	Expense		Wells Fargo	WF HOME MTG AUTO PAY	CHAPTER 11 CHECKING (0334)	1,
11/24/2017	Expense		Worker/Project	DDA WITHDRAW *5832CP301113 100 N MAIN WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	
11/27/2017	Expense		Apple iCloud	VISA DDA PUR469216 APL ITUNES COM BILL 866 712 7753 * CA	CHAPTER 11 CHECKING (0334)	

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	SPLIT	AM
11/29/2017	Expense		Utility gas/electric	PUBLIC SERVICE PSEG	CHAPTER 11 CHECKING (0334)	
11/29/2017	Expense		Utility gas/electric	PUBLIC SERVICE PSEG	CHAPTER 11 CHECKING (0334)	
11/29/2017	Expense		Supermarket	DDA PURCHASE *5832770446 CASH WISE FOODS 3042 WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	
11/29/2017	Expense		Gym	VISA DDA PUR490641 ICP BADLANDS GYMNASTICS 763 7428789 * ND	CHAPTER 11 CHECKING (0334)	
11/30/2017	Expense		M & T Bank	M T BANK MORT PYMT	CHAPTER 11 CHECKING (0334)	2,
11/30/2017	Expense		Clothing	VISA DDA PUR443106 GYMBOREE COM 500 419 278 7172 * CA	CHAPTER 11 CHECKING (0334)	

<b>RENT ROLL</b>	<b>NOVEMBER, 2017</b>
<b>RUNNING BALANCE</b>	<b>14500.00</b>

Unit Num	ADDRESS	TENANT NAME	NOTE	NOTE2	ACTUAL RATE	PAYMENT DATE	PAYMENT AMOUNT	Amount Owed	Previous Unpaid
1	194 Pine Street	JAYNE FREEMAN	Increased	Check Deposited	2,225.00	11/2/2017	2,225.00	0.00	0.00
1	252 Suydam Ave	STEPHEN - UNIT 1 - New Tenant	Nov move-in	Check	1,600.00		2,000.00	0.00	1,275.00
2	252 Suydam Ave	UNIT 2 - TBD		EMPTY	1,950.00	11/2/2017	0.00	0.00	0.00
1	104 Lafayette	DRUVA / HERTZ - New Tenant	Paid in Sep for Oct	Pre-Payment for Oct	2,800.00	11/8/2017	2,800.00	0.00	0.00
1	287 Communipaw Ave	Andreas Hertz		Deposit	1,700.00	#####	1,700.00	0.00	0.00
2	287 Communipaw Ave	Ramsey		Check Deposited	2,425.00	11/8/2017	2,425.00	TBD	0.00
2	287 Communipaw Ave	Andrew Coyle		Check Deposited	500.00	11/8/2017	500.00	0.00	0.00
2	287 Communipaw Ave	Jessie		Money Order	600.00	11/8/2017	400.00	1,000.00	0.00
Garage 1	287 Communipaw Ave	El		Cash Deposited	250.00	11/6/2017	0.00	0.00	0.00
Garage 2	287 Communipaw Ave	Richard	Extra Spot	Cash Deposited	200.00	#####	400.00	0.00	0.00
Garage 3	287 Communipaw Ave	Richard		Cash Deposited	200.00	#####	200.00	0.00	0.00
Garage 4	287 Communipaw Ave	Andreas Hertz		Deposit	200.00	#####	200.00	0.00	0.00
Garage 5	287 Communipaw Ave	Paz / Koby Benvenisti		check	250.00	#####	250.00	0.00	0.00
Garage 6	287 Communipaw Ave	John Ross		NA	200.00	11/1/2017	TRADE	0.00	0.00
Garage 7	287 Communipaw Ave	John Ross		NA	200.00	11/1/2017	TRADE	0.00	0.00
Garage 8	287 Communipaw Ave	El		Check	225.00	11/6/2017	0.00	0.00	0.00
Garage 9	287 Communipaw Ave	To Be Rented		NA	250.00	11/1/2017	PERSONAL	0.00	0.00
Garage 1	252 Suydam Ave	Paz / Koby Benvenisti	late fee \$25	Check	200.00	#####	225.00	0.00	0.00
Garage 2	252 Suydam Ave	Michael		Check Deposited	200.00	11/6/2016	200.00	200.00	0.00
Garage 3	252 Suydam Ave	El		Check Deposited	250.00	11/6/2017	375.00	0.00	0.00
Garage 4	252 Suydam Ave	James		Check Deposited	200.00	11/6/2017	200.00	0.00	0.00
Garage 5	252 Suydam Ave	Dan Roorda		Nov & Dec paid	200.00	#####	400.00	0.00	0.00





**Bank**

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STATEMENT OF ACCOUNT

DIANNA GUADAGNINO  
DIP CASE 17-12951 DIST NJ  
287 COMMUNIPAW AVE  
JERSEY CITY NJ 07304

Page: 1 of 5  
Statement Period: Nov 01 2017-Nov 30 2017  
Cust Ref #: 4340580334-039-E-\*\*\*  
Primary Account #: 434-0580334

**Chapter 11 Checking**

DIANNA GUADAGNINO  
DIP CASE 17-12951 DIST NJ

Account # 434-0580334

**ACCOUNT SUMMARY**

Beginning Balance	291.51	Average Collected Balance	6,395.62
Deposits	14,500.00	Interest Earned This Period	0.00
Electronic Deposits	4,735.05	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
Checks Paid	1,240.69	Days in Period	30
Electronic Payments	13,403.90		
Ending Balance	4,881.97		

**DAILY ACCOUNT ACTIVITY**

**Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
11/02	DEPOSIT	2,225.00
11/03	DEPOSIT	2,000.00
11/06	DEPOSIT	775.00
11/07	DEPOSIT	2,800.00
11/08	DEPOSIT	2,925.00
11/10	DEPOSIT	600.00
11/20	DEPOSIT	475.00
11/21	DEPOSIT	1,900.00
11/22	DEPOSIT	400.00
11/30	DEPOSIT	400.00
Subtotal:		14,500.00

**Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
11/15	ACH DEPOSIT, ACUMEN FISCAL AG EDI PYMNTS ND****D59537012	1,682.35
11/30	ACH DEPOSIT, ACUMEN FISCAL AG EDI PYMNTS ND****D59537377	3,052.70
Subtotal:		4,735.05

**Checks Paid**

No. Checks: 1		*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments	
DATE	SERIAL NO.	AMOUNT	
11/20	1120	1,240.69	

Subtotal: 1,240.69

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](http://www.tdbank.com)

**FINANCE CHARGES:** Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



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STATEMENT OF ACCOUNT

DIANNA GUADAGNINO  
DIP CASE 17-12951 DIST NJ

Page: 3 of 5  
Statement Period: Nov 01 2017-Nov 30 2017  
Cust Ref #: 4340580334-039-E-\*\*\*  
Primary Account #: 434-0580334

DAILY ACCOUNT ACTIVITY

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
11/01	DEBIT POS, *****04017405832, AUT 110117 DDA PURCHASE CASH WISE FOODS 3042 WATFORD CITY * ND	47.51
11/03	DEBIT CARD PAYMENT, *****04017405832, AUT 110217 VISA DDA PUR INTUIT QB ONLINE 800 286 6800 * CA	35.00
11/06	NONTD ATM DEBIT, *****04017405832, AUT 110617 DDA WITHDRAW 2209 WOLVES DEN PKW WATFORD CITY * ND	302.95
11/06	DEBIT CARD PURCHASE, *****04017405832, AUT 110517 VISA DDA PUR SQ PIZZA PIE ON THE FLY WATFORD CITY * ND	48.16
11/06	DEBIT CARD PURCHASE, *****04017405832, AUT 110517 VISA DDA PUR SQ COMMON GROUNDS CENEX WATFORD CITY * ND	28.75
11/07	ACH DEBIT, WF HOME MTG AUTO PAY *****796958	1,640.10
11/09	DEBIT CARD PURCHASE, *****04017405832, AUT 110717 VISA DDA PUR APL ITUNES COM BILL 866 712 7753 * CA	2.99
11/10	DEBIT CARD PURCHASE, *****04017405832, AUT 110917 VISA DDA PUR WATFORD CITY SELF STORAG 7016516775 * ND	150.00
11/13	DEBIT CARD PURCHASE, *****04017405832, AUT 111017 VISA DDA PUR DTV DIRECTV SERVICE 800 347 3288 * CA	200.00
11/13	ACH DEBIT, VERIZON WIRELESS PAYMENTS *****14696200001	199.97
11/13	DEBIT CARD PAYMENT, *****04017405832, AUT 111117 VISA DDA PUR TU TRANSUNION 800 493 3292 * CA	19.95
11/14	DEBIT POS, *****04017405832, AUT 111317 DDA PURCHASE CASH WISE FOODS 3042 WATFORD CITY * ND	301.90
11/14	DEBIT CARD PAYMENT, *****04017405832, AUT 111217 VISA DDA PUR STARZ ENTERTAINMENT 855 247 9175 * CO	8.99
11/17	TDBANK BILL PAY CHECK, UNITED STATES TRUSTEE CHECK# 995005	325.00
11/17	DEBIT POS, *****04017405832, AUT 111617 DDA PURCHASE CASH WISE FOODS 3042 WATFORD CITY * ND	248.01
11/20	TDBANK BILL PAY CHECK, NOAH SEELEY CHECK# 995006	1,200.00
11/20	DEBIT CARD PAYMENT, *****04017405832, AUT 111917 VISA DDA PUR GEICO AUTO 800 841 3000 * DC	178.74
11/20	DEBIT POS, *****04017405832, AUT 111817 DDA PURCHASE CASH WISE FOODS 3042 WATFORD CITY * ND	171.14
11/20	DEBIT POS, *****04017405832, AUT 111817 DDA PURCHASE KUM GO 804 WATFORD CITY * ND	42.59
11/21	ACH DEBIT, CARRINGTON MORTGAGE *****013438	1,759.16
11/22	ACH DEBIT, WF HOME MTG AUTO PAY *****796958	1,640.10
11/24	NONTD ATM DEBIT, *****04017405832, AUT 112417 DDA WITHDRAW 100 N MAIN WATFORD CITY * ND	402.95
11/27	DEBIT CARD PURCHASE, *****04017405832, AUT 112517 VISA DDA PUR APL ITUNES COM BILL 866 712 7753 * CA	16.02
11/28	ELECTRONIC PMT-WEB, SUEZ SUEZ *****9064440000	511.11

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](http://www.tdbank.com)



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STATEMENT OF ACCOUNT

DIANNA GUADAGNINO  
DIP CASE 17-12951 DIST NJ

Page: 4 of 5  
Statement Period: Nov 01 2017-Nov 30 2017  
Cust Ref #: 4340580334-039-E-\*\*\*  
Primary Account #: 434-0580334

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
11/28	ELECTRONIC PMT-WEB, SUEZ SUEZ ****3101540000	283.10
11/28	DEBIT CARD PURCHASE, *****04017405832, AUT 112717 VISA DDA PUR FOOD52 INC 212 239 5252 * NY	118.65
11/28	DEBIT CARD PURCHASE, *****04017405832, AUT 112617 VISA DDA PUR MAKEMUSIC INC 9529379611 * CO	56.90
11/29	DEBIT POS, *****04017405832, AUT 112917 DDA PURCHASE CASH WISE FOODS 3042 WATFORD CITY * ND	280.74
11/29	ACH DEBIT, PUBLIC SERVICE PSEG ****15114106	205.47
11/29	ACH DEBIT, PUBLIC SERVICE PSEG ****70021704	183.18
11/29	DEBIT CARD PAYMENT, *****04017405832, AUT 112717 VISA DDA PUR ICP BADLANDS GYMNASTICS 763 7428789 * ND	131.25
11/30	ACH DEBIT, M&T BANK MORT PYMT ****615204	2,341.00
11/30	DEBIT CARD PURCHASE, *****04017405832, AUT 112417 VISA DDA PUR GYMBOREE COM 500 419 278 7172 * CA	322.52
Subtotal:		13,403.90

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
10/31	291.51	11/15	10,312.59
11/01	244.00	11/17	9,739.58
11/02	2,469.00	11/20	7,381.42
11/03	4,434.00	11/21	7,522.26
11/06	4,829.14	11/22	6,282.16
11/07	5,989.04	11/24	5,879.21
11/08	8,914.04	11/27	5,863.19
11/09	8,911.05	11/28	4,893.43
11/10	9,361.05	11/29	4,092.79
11/13	8,941.13	11/30	4,881.97
11/14	8,630.24		

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](http://www.tdbank.com)



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STATEMENT OF ACCOUNT

DIANNA GUADAGNINO  
DIP CASE 17-12951 DIST NJ

Page: 5 of 5  
Statement Period: Nov 01 2017-Nov 30 2017  
Cust Ref #: 4340580334-039-E-\*\*\*  
Primary Account #: 434-0580334

THIS CHECK IS VOID WITHOUT THE SIGNATURE OF THE REMITTER AND VOID WITHOUT THE SIGNATURE OF THE DEPOSITOR. VOID WITHOUT THE SIGNATURE OF THE REMITTER AND VOID WITHOUT THE SIGNATURE OF THE DEPOSITOR.

DIANNA GUADAGNINO  
227 OCEAN AVE  
JERSEY CITY, NJ 07310-4000

DO NOT RETURN TO  
REMITTER

Pay to the order of Bank of America Home Loan \$1,240.69

190499 "One Thousand Two Hundred Forty and 69/100 DOLLARS" 870104486 DOLLARS

Memorably Authorized By Your Depositor

#001120#6403120136012 4340580334#

#1120

11/20

\$1,240.69